

LCR common disclosure template			
(Consolidated in MUR 000's)		TOTAL UNWEIGHTED VALUE (quarterly average of monthly observations)	TOTAL WEIGHTED VALUE (quarterly average of monthly observations)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)	89,413,124	89,411,875
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:		
3	<i>Stable deposits</i>		
4	<i>Less stable deposits</i>	160,858,623	14,150,084
5	Unsecured wholesale funding, of which:		
6	<i>Operational deposits (all counterparties)</i>	9,059,261	2,264,815
7	<i>Non-operational deposits (all counterparties)</i>	99,633,422	41,394,471
8	<i>Unsecured debt</i>		
9	Secured wholesale funding		
10	Additional requirements, of which:		
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	50,676	50,676
12	<i>Outflows related to loss of funding on debt products</i>		
13	<i>Credit and liquidity facilities</i>	13,420,215	1,261,548
14	Other contractual funding obligations	82,639	82,639
15	Other contingent funding obligations	84,437,015	4,221,851
16	TOTAL CASH OUTFLOWS	367,541,850	63,426,084
CASH INFLOWS			
17	Secured funding (e.g. reverse repos)		
18	Inflows from fully performing exposures	25,741,693	19,273,009
19	Other cash inflows	49,425	-
20	TOTAL CASH INFLOWS	25,791,119	19,273,009
			TOTAL ADJUSTED VALUE
21	TOTAL HQLA		89,411,875
22	TOTAL NET CASH OUTFLOWS		44,153,075
23	LIQUIDITY COVERAGE RATIO (%)		203%
24	QUARTERLY AVERAGE OF WEEKLY HQLA		87,287,395

Notes:

1. The reported values for 'quarterly average of monthly observations' are based on April, May and June 2018 month end figures.
2. The reported values for 'quarterly average of weekly HQLA' are based on end of week figures over the 2 April 2018 to 29 June 2018's period.

Comments:

MCB's average LCR for the quarter stood at 203% with total High Quality Liquid Assets (HQLA) exceeding Net Cash Outflows (NCO) by an average of MUR45bn. The main contributors to NCO were those associated with the bank's deposit portfolios, offset by inflows from loan repayments or maturities. The bank's HQLA has remained relatively stable through the quarter and consisted of cash, unrestricted balances with Central Bank, Central Bank and sovereign securities. Lower average NCOs over the quarter saw an increase in the quarterly average LCR from 199% to 203%.